

# Press Release

For Immediate Release

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## **FEDERAL FLOOD INSURANCE NOW AVAILABLE IN THE CITY OF LOCUST GROVE**

**Washington, D.C.—the City of Locust Grove has joined over 20,000 communities nationwide allowed to purchase federally backed flood insurance. This availability follows the community's adoption and enforcement of ordinances to reduce flood losses and acceptance by the National Flood Insurance Program (NFIP).**

Effective June 26, 2006, The City of Locust Grove is now a participant in the NFIP. Residents of the City of Locust Grove will be able to purchase flood insurance up to the limits under the Regular Phase of the program. However, there is a 30-day waiting period before flood insurance coverage goes into effect. For Single-Family dwellings, the building coverage limit is \$250,000 and the contents coverage limit is \$100,000. Renters can also protect their belongings by purchasing contents coverage. For commercial properties, the building and contents coverage limits are both \$500,000.

In accordance with the Federal Disaster Protection Act of 1973, lenders must require borrowers whose properties are located in a designated flood hazard area to purchase flood insurance as a condition of receiving a federally backed mortgage loan.

There are over 4 million flood insurance policies in more than 20,000 participating communities nationwide. The NFIP is implemented through the Federal Emergency Management Agency.

**History.** The City of Locust Grove was not a participant in the program, as much of the entire portion of the city limits in 2000 lay at the top of two drainage basins: Indian Creek and the Wolf Creek/Tussahaw Creek, with no special flood hazard areas. Since 2000, the city annexed large tracts of property that do lie within flood hazard areas within those two drainage basins.

As part of participation, the city has adopted a Flood Protection Ordinance to protect development within these special flood hazard zones, including specifying need for flood-proofing structures and establishing a minimum floor elevation above the special flood hazard area. The city sees that protection of life and property is of significance and desires to participate in the program so that citizens may apply and receive flood insurance in case of a flood disaster.